

Information to identify the case:

Debtor 1	<u>Melissa D. Jennings</u>	Social Security number or ITIN	xxx-xx-0954
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-22612-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa D. Jennings
fka Melissa D. Uss

6/12/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Melissa D. Jennings
 Debtor

Case No. 15-22612-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: llea
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jun 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2017.

db +Melissa D. Jennings, 246 South Liberty Street, Blairsville, PA 15717-1420
 tr +Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
 14079806 +EHPP Billing, Jeannette MOB, 520 Jefferson Avenue, Ste. 400, Jeannette, PA 15644-2538
 14079809 +IRMC, Attn: Billign Department, 835 Hospital Road, Indiana, PA 15701-3629
 14079810 +KML Law Group, PC, Suite 5000, BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14079811 +Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
 14079813 +PNC, PO Box 1820, Dayton, OH 45401-1820
 14079814 +PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342, Synch/American Eagle DC,
 PO Box 965005, Orlando, FL 32896-5005
 14079812 +Philip Losco DMD, 155 East Market Street, Ste. 3, Blairsville, PA 15717-1357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2017 01:05:35 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14163031 EDI: RECOVERYCORP.COM Jun 13 2017 00:53:00 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 14079805 EDI: DISCOVER.COM Jun 13 2017 00:53:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850
 14079807 +EDI: RMSC.COM Jun 13 2017 00:53:00 GECRB/American Eagle, Attn:Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 14079808 +EDI: RMSC.COM Jun 13 2017 00:53:00 GECRB/JC Penny, Attention: Bankruptcy,
 PO Box 103104, Roswell, GA 30076-9104
 14079815 +EDI: RMSC.COM Jun 13 2017 00:53:00 Synch/JC Penny, PO Box 965007,
 Orlando, FL 32896-5007
 14079817 EDI: TFSR.COM Jun 13 2017 00:53:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52408
 14079818 +EDI: TFSR.COM Jun 13 2017 00:53:00 Toyota Motor Credit Co., 240 Gibraltar Road, Ste 260,
 Horsham, PA 19044-2387
 14396262 EDI: BL-TOYOTA.COM Jun 13 2017 00:53:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14079819 +EDI: WFFC.COM Jun 13 2017 00:53:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 cr Toyota Motor Credit Corporation
 14079816 ##+Thomas R. Uss, 227 S. Spring Street, Blairsville, PA 15717-1433

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
 Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,
 PA67@ecfcbis.com;Lyndie@Zeblaw.com
 Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com

District/off: 0315-2

User: llea
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jun 12, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone on behalf of Debtor Melissa D. Jennings robertslone223@gmail.com,
rslone@pulsenet.com;G17689@notify.cincompass.com

TOTAL: 6